

II. CLAIM AMENDMENTS

1-14. (Cancelled)

15. (Currently Amended) A computer based system for conducting online purchase transactions between a merchant and a customer of said merchant, comprising:

an Internet access server for providing communication links to multiple computers via the Internet;

a financial server connected to said Internet access server for receiving, storing and processing in a secure manner customer account information for said customer, merchant account information for said merchant, and purchase transaction information;

a merchant host computer at said merchant connected to said financial server through said Internet access server, said ~~merchant host computer providing customer access via said Internet server, said merchant host computer having~~ processing means to generate purchase transaction information for transmittal to said financial server;

a customer computer terminal available to said customer and connected to said financial server and said merchant host computer through said Internet access server, ~~to access said merchant host computer via said Internet server to initiate~~ having processing means to generate a said purchase transaction information at said merchant host computer;

wherein said merchant host computer processes a purchase transaction by transmitting said purchase transaction information via a first communication link via-through said Internet access server between said merchant host computer and said financial server~~to enable said merchant to provide information concerning a purchase transaction by said customer to said financial server; and~~

wherein said financial server processes said purchase transaction information in correlation with said customer account information, and said merchant account information;
and

further wherein said customer computer terminal completes said purchase transaction by transmitting an acceptance of said purchase transaction information via a second communication link via-through said Internet access server between said customer computer terminal and said financial server.~~to enable said financial server to provide purchase transaction information to said customer and to allow said customer to provide to said financial server an affirmation of the purchase transaction.~~

16. (Previously Presented) The system of claim 15, further comprising:

processing means in said financial server for causing the server to transfer a value between the customer account and the merchant account, where the value is a function of a purchase amount for an item purchased.

17. (Currently Amended) The system of claim 15, wherein the purchase transaction information provided by said merchant using said first communication link includes a purchase amount, a first identification for identifying the customer account and a second identification for identifying the merchant account.

18. (Previously Presented) The system of claim 15, further comprising means to encrypt communications provided by at least one of said first communication link and said second communication link.

19. (Previously Presented) The system of claim 15, further comprising authentication means for applying non-repudiation information to at least one of said first communication link and said second communication link.

20. (Original) The system of claim 19, wherein said non-repudiation information includes a digital signature.

21. (Previously Presented) The system of claim 19, wherein said non-repudiation information includes a digital certificate.

22. (Original) The system of claim 21 wherein said digital certificate includes information about particulars of a transaction evidenced by said certificate.

23-26. (Cancelled)